



Emergency Assistance

Voluntary Agencies, such as your local American Red Cross or the Salvation Army, are often times ready to step in and help take care of your immediate needs. These organizations may be able to assist you with emergency housing, in the form of shelters or hotel vouchers, food, or clothing during any significant emergency. To inquire about assistance in your area, please contact your local voluntary agencies.

Insurance

[Contact your insurance company](#) to report your loss. Ask your insurance agent or company representative to help you with your claim, and don't be afraid to ask questions.

Federal Assistance Programs

The Governor may determine, after consulting with local government officials that recovery appears to be beyond the combined resources of both the state and local governments and can request federal assistance by seeking a Presidential Major Disaster Declaration for Individual Assistance.

Unmet Needs

Once a disaster survivor has exhausted all other assistance programs, voluntary agencies may implement programs to assist people with necessary remaining unmet needs. Local Long Term Recovery Committees may be formed within a disaster area to address the needs of the community and coordinate resources for recovery from a disaster. This process is coordinated by, [Voluntary Organizations Active in Disasters](#) (VOAD).